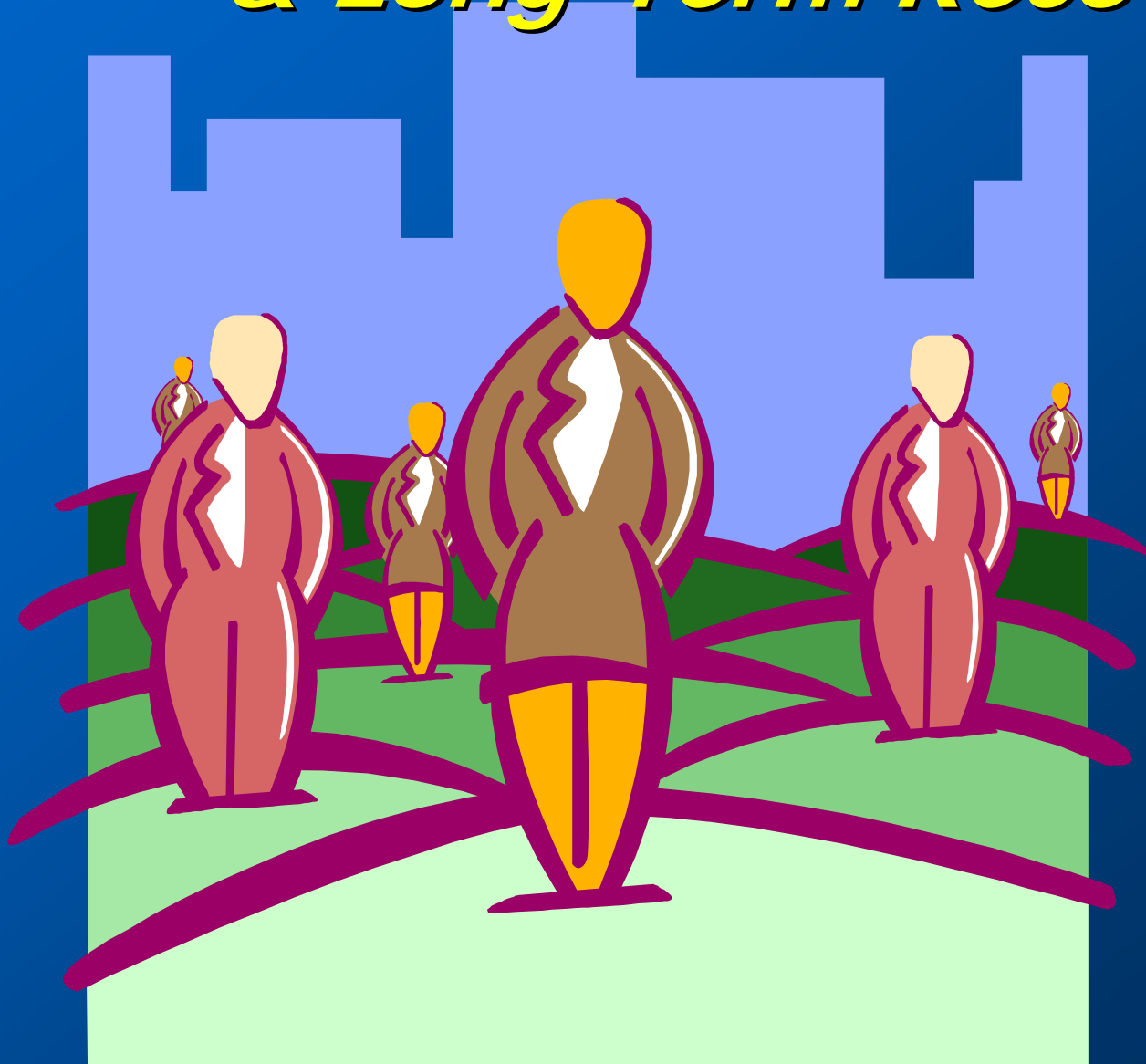
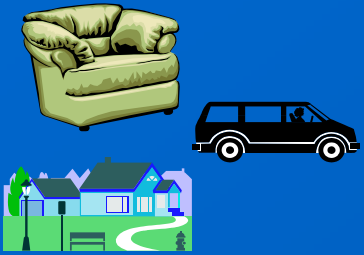




Human Services & Long-Term Recovery

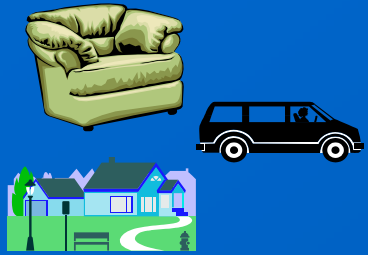


Visual 0



Overview

- ☞ **Human Services**
- ☞ **Individual Assistance Programs**
- ☞ **Individuals and Households Program (IHP)**
- ☞ **Unmet Needs**
- ☞ **Long-Term Recovery**



Human Services

Mission

**Provide TIMELY and compassionate
assistance to meet the disaster related
needs of the people of Washington State**



Individual Assistance Programs



Individual Assistance Programs



- ➡ **Emergency assistance (VOLAG's)**
- ➡ **Crisis Counseling (State)**
- ➡ **Disaster Unemployment Assistance (State)**
- ➡ **Disaster Loans (SBA)**



Individual Assistance Programs

➡ Individuals & Households Program

- ➡ Housing Assistance (FEMA)

- ➡ Other Needs Assistance (State)

- ➡ Disaster Legal Services

- ➡ Cora Brown

- ➡ Other Federal Agency Programs (IRS, SSA, VA, etc.)





Individuals

And

Households Program

- IHP -

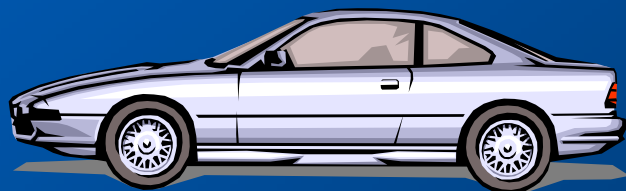


IHP Intent



To meet individual or household disaster-related necessary expenses or serious needs

To assist victims in the recovery process

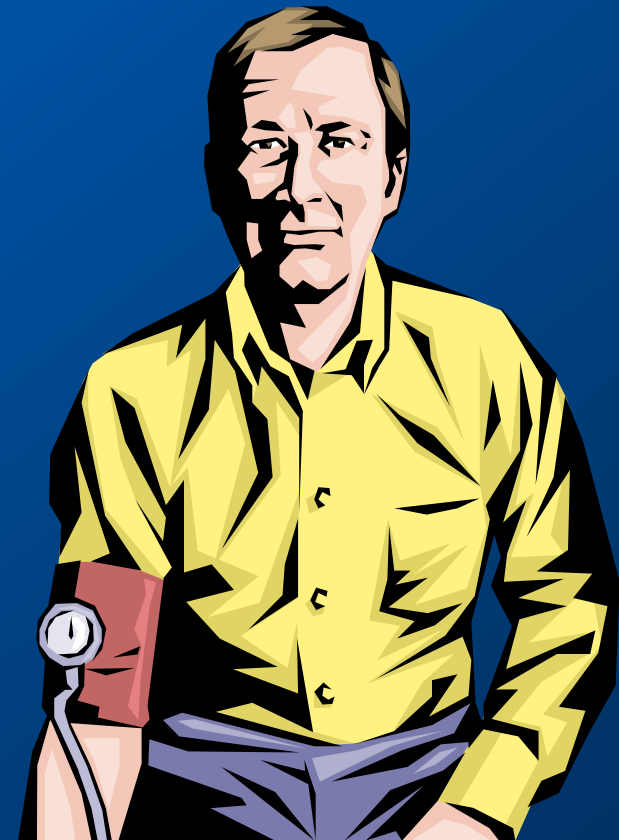


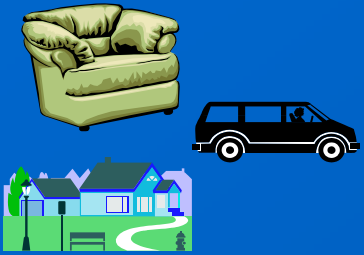


IHP Intent

A “serious need” is...

**an item or service
essential to prevent,
mitigate, or overcome a
disaster-related
hardship, injury, or
adverse condition.**





IHP Timelines

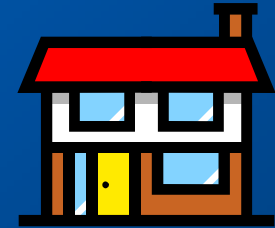


- ➡ **Registration – 60 days**
- ➡ **Appeals – 60 days**
- ➡ **Period of Assistance – 18 Months**



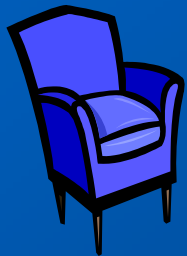
Types of IHP Assistance



Housing Assistance (HA)

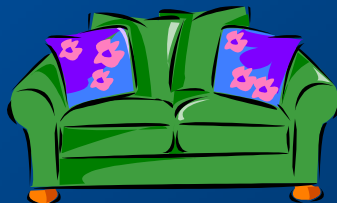


-  100% fed. Funds/ FEMA administered

Other Needs Assistance (ONA)



-  75% fed. & 25% state funds
-  State administered








Points to Remember

Single Maximum for HA & ONA

\$25,000 (CPI Adjusted)

General criteria for eligibility

-  **Necessary Expense and Serious Need**
-  **Uninsured or Underinsured**
-  **Disaster Related**



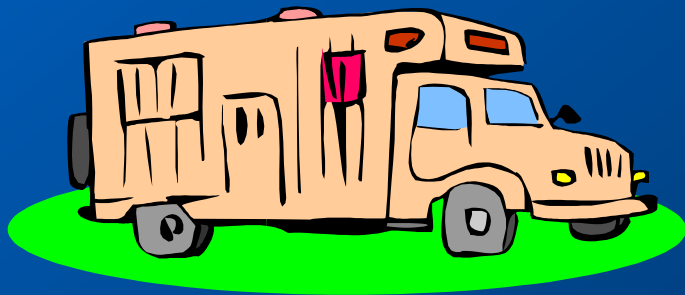
Individual Assistance Programs Sequence of Delivery - 44 CFR 206.191





Types of Housing Assistance

- ☞ Temporary Housing (TH)
- ☞ Repairs
- ☞ Replacement
- ☞ Permanent Housing Construction

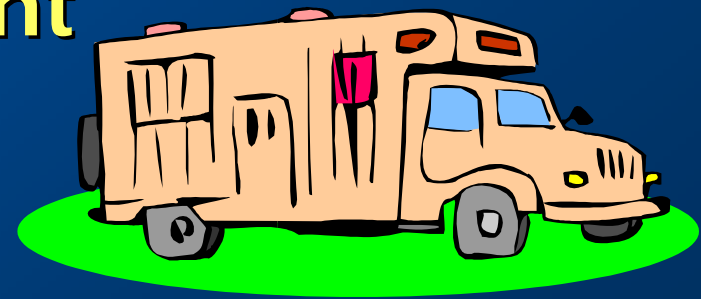




Housing Assistance

- ➡ Housing Assistance may be provided by either:
- Financial assistance (a cash award); or,
 - Direct assistance such as a mobile home or travel trailer provided directly to the applicant.

➡ Not income dependent





Financial TH Assistance

Rental Assistance



 **Must indicate a willingness to relocate**




 **Limited to 18 months or \$25,000 whichever comes first**

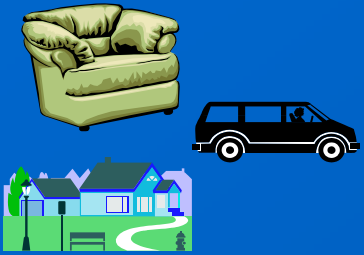




Financial TH Assistance

Lodging Expenses Reimbursement

-  **Short-term lodging expenses**
-  **Immediately following disaster**
-  **Mandatory evacuation, and**
 - Return access restricted, or
 - Damages occurred



Direct TH Assistance

- ➡ **Temporary Housing Units**
 - ➡ **Mobile homes**
 - ➡ **Travel trailers**
- ➡ **Provided directly to Individuals and Households**
- ➡ **Authority to charge rent**
- ➡ **Sale to public**





Repair Assistance

- ➡ **Financial assistance**
- ➡ **Owner-occupied**
- ➡ **Safe, sanitary, and functional**
- ➡ **Up to \$5,000 award** (CPI adjusted)
- ➡ **Funds move applicant towards safe and sanitary living and functioning condition**

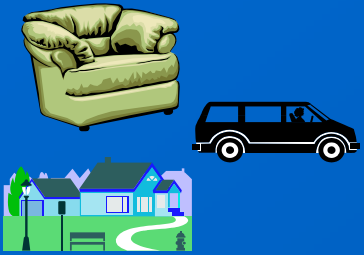




Replacement Assistance

- ➡ **\$10,200 statutory limit (CPI adj.)**
- ➡ **The home must be replaced for \$10,000 or less**
- ➡ **For home damages \$10k or greater, award may be applied to the cost of acquiring a new permanent residence**
- ➡ **Regional Director approval**





Permanent Housing Construction

- ➡ **No alternative housing resource available**
- ➡ **Other type of financial or direct TH unavailable, infeasible, or not cost-effective**
- ➡ **Insular or remote areas**
- ➡ **May be financial or direct assistance**



Multiple Types of Assistance

An applicant can receive more than one type of Housing Assistance

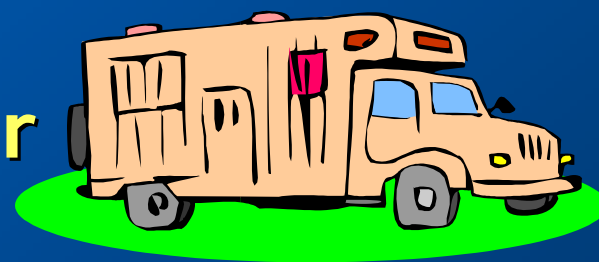




Broad Use of Funds

For example:

➡ An applicant that has received both rental assistance and home repair may choose to spend the money on the purchase of a travel trailer.



➡ An applicant that has received a home repair award may decide to use the money as a down payment on a condo.





STOP!

Do Not Pass!

Go Directly To The SBA.



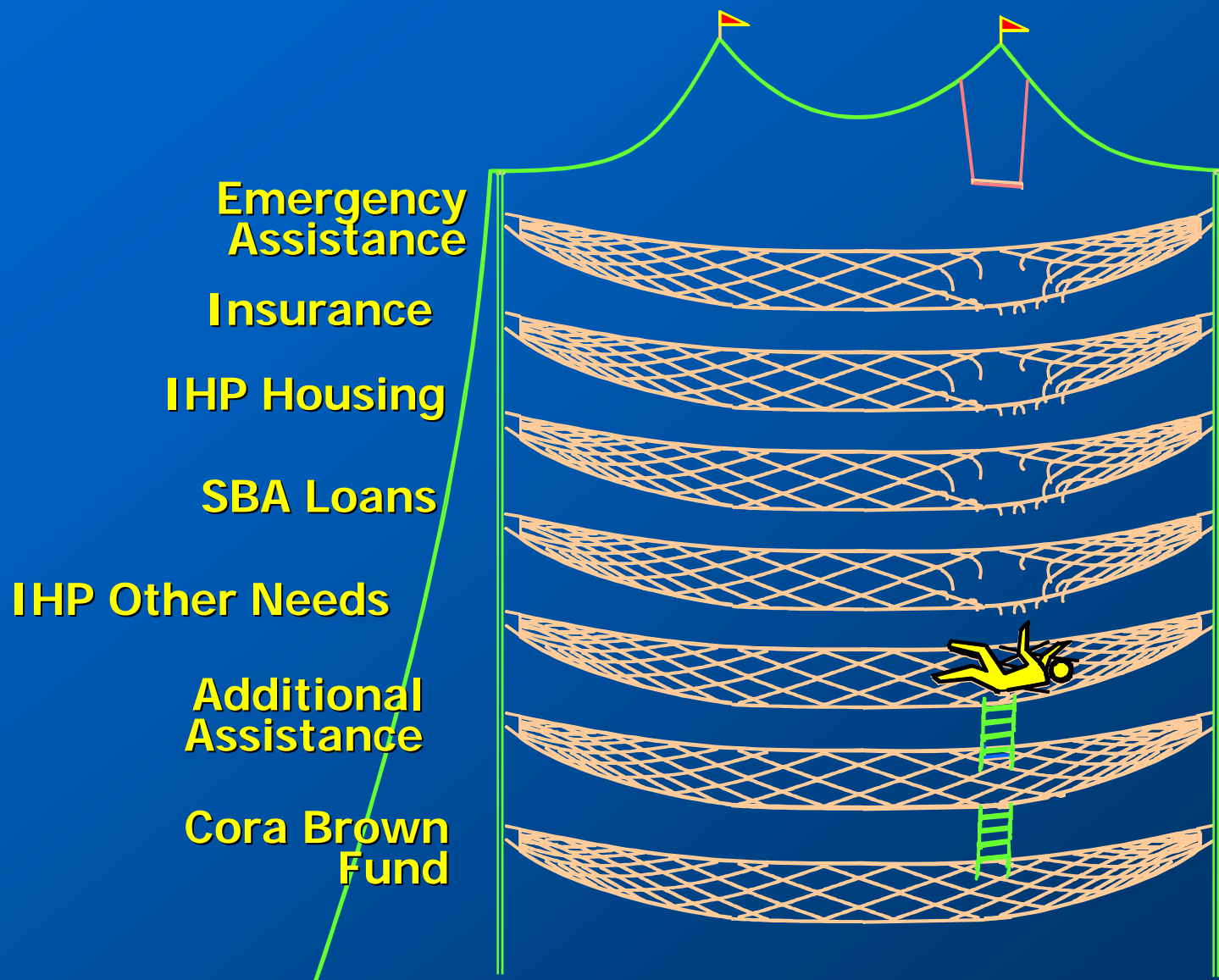


SBA

- ➡ ***PRIMARY*** source of \$\$ for long-term recovery.
- ➡ May fund repairs to private property not fully covered by insurance or other programs.
 - ➡ \$200,000 real property
 - ➡ \$40,000 personal property
- ➡ **Those declined/ineligible for loans go to**
ONA







Sequence of Delivery

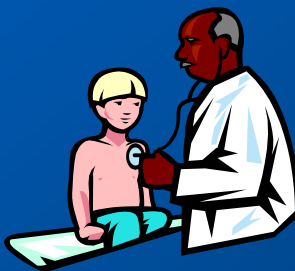




Types of Other Needs Assistance (ONA)

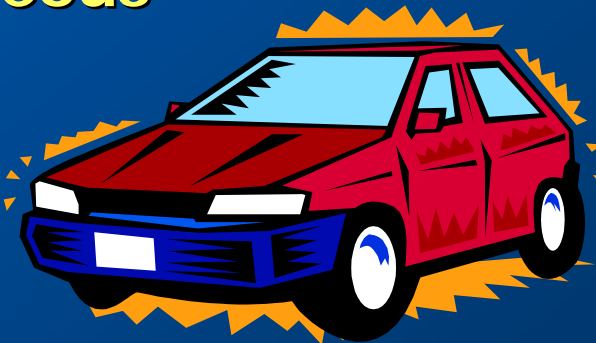
Non- SBA Dependent

-  **Medical**
-  **Dental**
-  **Funeral**
-  **Other -
Miscellaneous**



SBA Dependent

-  **Personal
Property**
-  **Transportation**
-  **Essential Tools**
-  **Other** (moving &
storage, group flood
insurance policy, etc.)





ONA

- ➡ **Maximum award \$25,000 (includes HA)**
- ➡ **No RP**
- ➡ **Includes group flood insurance**
- ➡ **PP prices determined by Marshall and Swift**
- ➡ **Some categories have lump sum**





ONA eligibility criteria

- ➡ **If IHP assistance is SBA dependent then applicant must:**
 - ➡ **Fail the income test, or**
 - ➡ **Formerly apply to SBA and be denied**



ONA eligibility criteria

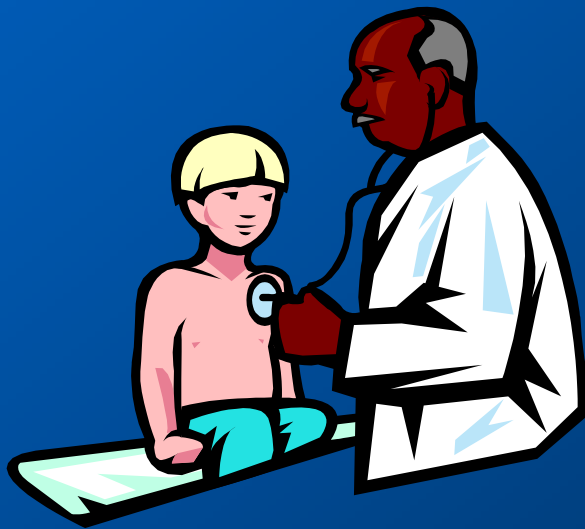
- ➡ **Conditions that must be met:**
 - ➡ **Not covered by another program**
 - ➡ **Insurance settlements**
 - ➡ **SBA loan - denied/ineligible/not applicable**
 - ➡ **Legally in U.S.A.**





Medical and Dental

- ➡ **Not SBA dependent**
- ➡ **Includes medical PP**





Eligible Medical Expenses




- ➡ Medication necessary as a result of the disaster or loss
- ➡ Long-term, disaster-related treatment
- ➡ Other treatment not covered by insurance

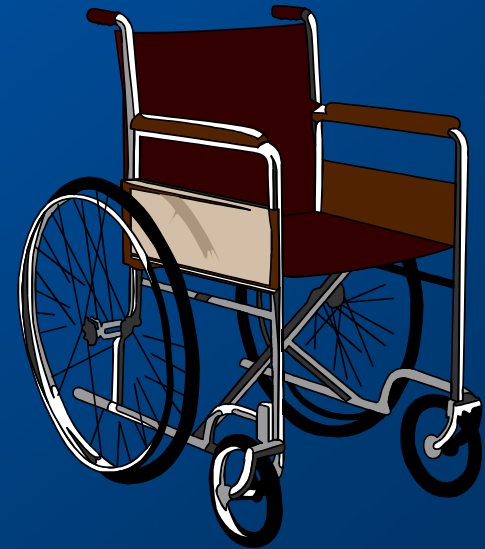
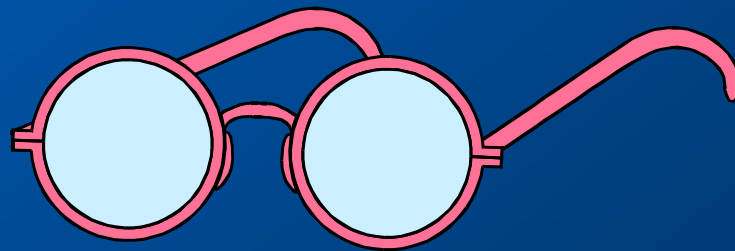




Eligible Medical Expenses (Continued)

Durable medical equipment

-  Wheelchair
-  Hearing aids
-  Eye glasses





Eligible Dental Expenses

- ☞ Treatment of disaster-related injury or condition
- ☞ Medicine needed due to disaster-related injury
- ☞ Dentures or repair





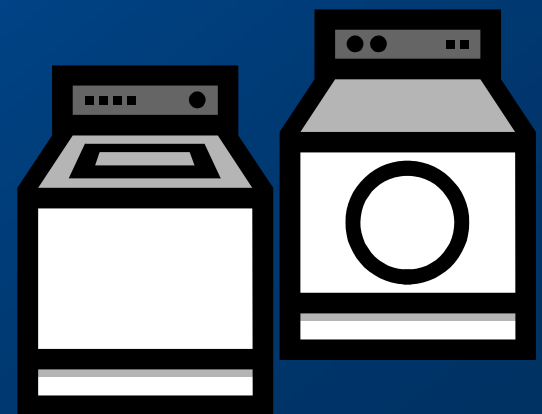
Funeral

- ➡ **Not SBA dependent**
- ➡ **"Special handling"**
- ➡ **Must verify that death was caused by the disaster**
- ➡ **Administrative limit set by state**
 - ➡ **\$1,000 lump sum + up to ½ max w/receipts**



Personal Property

- ➡ **SBA dependent**
- ➡ **Flood insurance requirement**
(if living in flood zone and cause of damage was flood)





Eligible Personal Property Expenses

Appliances/Mechanical devices

Range – Refrigerator – Washer – Dryer

Clothing

Enough to cover at least 7 days

Rooms

Bedrooms, kitchen, living room, bathroom

Essential tools





Essential Tools Expenses

- ➡ Tools, specialized or protective clothing or equipment required as a condition of employment (not self-employed)
- ➡ School books/uniforms, computers, higher education or mandatory supplies, to include home schooling





Transportation



- ➡ SBA dependent
- ➡ Funds to repair or replace damaged vehicle
- ➡ WA State requires:
 - ➡ Current registration
 - ➡ Liability insurance





Transportation

FEMA inspection

"repairable"

- \$500 provided to cover towing, service, and minimal repair, OR
- Final award based on actual cost not to exceed replacement lump sum

"destroyed"

State determined lump sum awarded (\$6,114)



Public Transportation

- ➡ **Not SBA dependent**
- ➡ **No flood insurance requirement**
- ➡ **Need receipts**





Other

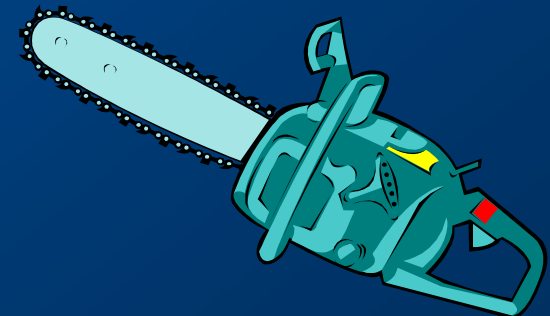
- ➡ **Group Flood Insurance Premium**
 - ➡ **SBA Dependent**
 - ➡ **Contingent on ONA eligibility**

- ➡ **Moving and Storage**
 - ➡ **SBA dependent**
 - ➡ **Must sustain damage to the primary residence**
 - ➡ **Need receipts**



Other - Miscellaneous Expenses

- ☞ **Items to meet special expenses and needs**
 - ☞ **Not SBA dependent**
 - ☞ **Must be addressed in the State Administrative Plan (SAP)**

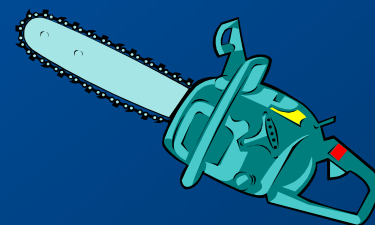




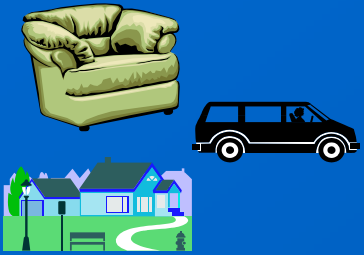
Miscellaneous Expenses (Continued)

☞ Funds to purchase or rent the following disaster-related costs, priced by Marshall and Swift

- Air Filter
- Dehumidifier
- Chain Saw
- Cord of Wood
- Fuel
- Wet/Dry Vacuum
- Generator
- Sump Pump
- Plywood
- Tarp
- Storm Shutters
- Window Covering







Disaster specific items may be added.



Insurance Considerations

When making eligibility determinations:

-  **Will insurance cover the loss?**
 -  **Based on FEMA inspection \$\$ value**
-  **Will insurance be paid in a timely way?**
-  **Insurance deductible considered part of insurance settlement (FEMA policy)**





Ineligible Categories



- ➡ **Business losses**
- ➡ **Improvements/additions to RP/PP**
- ➡ **Personal property for recreational use**
- ➡ **Personal labor costs**
- ➡ **Debt incurred before the disaster**
- ➡ **Food**
- ➡ **Landscaping**
- ➡ **Nonessential, luxury, or decorative items**

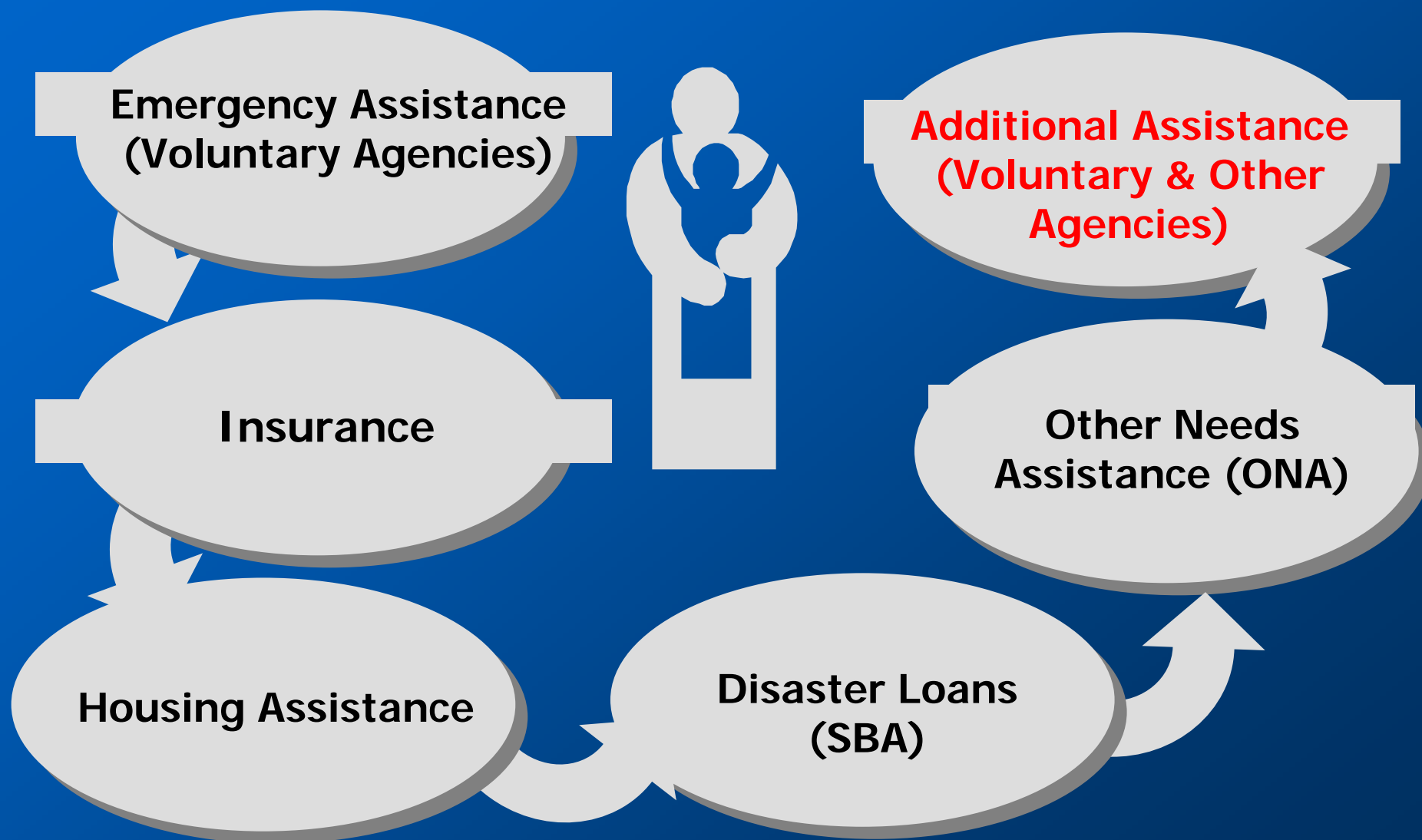


NEW FEMA Policies

- ➡ **\$50 threshold**
- ➡ **44% reduction in room contents**
- ➡ **28% reduction in personal property**
- ➡ **Tighter funeral guidelines**
- ➡ **Move to limit vehicle repair/replacement**
- ➡ **Insurance deductibles not eligible**
- ➡ **Rental Assistance limited to one month at a time.**



Individual Assistance Programs Sequence of Delivery - 44 CFR 206.191





Unmet Needs & Long-Term Recovery



Unmet Needs

- ➡ **Qualified Leadership**
- ➡ **Operational Instructions/Directives**
- ➡ **Rapid Needs Assessment**
- ➡ **Money**
- ➡ **Donated Goods and Services**
- ➡ **Unmet Needs Committee (s)**
- ➡ **Qualified/trained/caring case managers**
- ➡ **Timely assistance**



What Unmet Needs?

- 👉 **Rent**
- 👉 **Utilities**
- 👉 **Building materials**
- 👉 **Food**
- 👉 **Debris removal**
- 👉 **Technical Ass't**
- 👉 **Medical/dental**
- 👉 **Work**
- 👉 **Code Compliance**
- 👉 **Repairs**
- 👉 **Deposits**
- 👉 **Mental health**
- 👉 **Transportation**
- 👉 **Advocacy**
- 👉 **Labor**
- 👉 **Legal Advice**
- 👉 **Housing**
- 👉 **Insurance Asst**



Long-Term Recovery

- ➡ **3-5 years**
- ➡ **Mostly handled by Vol. Ag.**
 - ➡ **Limited resources**
 - ➡ **Limited capability**
- ➡ **Need more state/local gov. participation**
- ➡ **Goal is to establish a multi-discipline long-term recovery committee**
- ➡ **What can your agency due to help?**



Contact Information For Human Services

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